

Joan Charles, A/K/A Joan F. Greaves
14 Ditson Street
Dorchester, MA, 02122

February 26, 2004

RE: Claim number: 205438
Loss location: 14 Ditson Street, Dorchester, MA., 02122
Policy number: 0662672
Date of loss: 02/02/2004 - fire damage

Dear Ms. Charles:

Your claim has been investigated by the Massachusetts Property Insurance Underwriting Association (hereafter "MPIUA") in regards to the fire damages for the above damages. The purpose of this letter is to advise you that MPIUA's investigation has been completed and to further advise you that after an evaluation of the information gathered during the investigation in relation to the applicable provisions of your policy, MPIUA must respectfully decline to honor your holdback claim. In support of MPIUA's above stated denial of coverage, please be aware of the following. Our findings are as follows;

- (1) Your date of loss was February 2, 2004.
- (2) Your policy was not renewed, and the last enforced policy expired on January 8, 2004.

Our underwriting department has completed their review of our records and could not find any policy in effect at the location at the time of this fire. Since there is no policy in effect, we regret we can be of no service to you in this matter.

Please be advised that the applicable policy and statutory provisions that repairs must be completed within two (2) years after your date of loss (see policy provision "suits against us" and M. G. L. c. 175 sec. 99 sec. Twelfth). You have not met the policy or statutory provisions; therefore, we regret we can be of no service to you for any further claims.

MPIUA continues to maintain its full reservation of rights regarding any rights, privileges and/or defenses available to it by law and the contract of insurance.

This correspondence or any other action that is taken by MPIUA through its employees, agents and/or designees is not and should not be considered as a waiver of those rights, privileges and/or defenses.

Sincerely,

Frank Hall
General Adjuster

Cc; Joseph Fergus
31 Ormond Street
Mattapan, MA, 02126